

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant(s) : Rutherford, Bruce et al. Customer No. : 21003  
Serial No. : 10/560,192 Confirmation # : 2921  
Filed : 10/29/2007 Group Art Unit : 3685  
Examiner : WINTER, John M.  
For : Customer Authentication in E-Commerce Transactions

**RESPONSE TO RESTRICTION REQUIREMENT**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

This paper is in response to the Restriction Requirement dated September 15, 2010. Applicants further submit a request for a one-month extension of time, along with the required fee.

**Amendments to the Claims** begin on page 2.

**Remarks** begin on page 9.